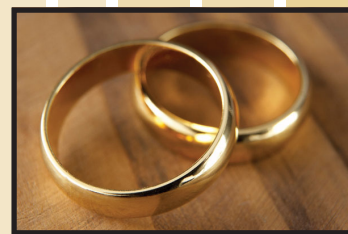


Planning Your Wedding

(Tips to Avoid Scams)



consumer **brief**

Planning your marriage can be fun and exciting, but it also can be a monumental task. Hiring a photographer, booking a reception hall, arranging for entertainment, making hotel arrangements for overnight guests—these may all be elements in making your wedding day a success.

Before you sign on the dotted line, or pay any deposits, it's prudent to check with the Division of Consumer Affairs to avoid any potential problems.

CONTACT THE DIVISION OF CONSUMER AFFAIRS AND FIND OUT:

- Whether any complaints have been filed against a company you consider hiring, such as a photographer, videographer, D.J., band, or caterer; and the nature of any complaints.
- Whether a company has been cited or fined for violating any consumer protection laws or regulations.
- If the entertainment agency you are using to book musicians or other performers is registered as a Regulated Business.

BEFORE SIGNING ANY CONTRACT FOR WEDDING SERVICES:

- Take your time to carefully review every contract with every service provider (wedding planners, photographers, D.J.s, venues, etc.), visit the venues, and see the entertainers in action.
- Read contracts thoroughly, including the fine print. Note the terms of cancellation.

- Check whether deposits are required and, if so, whether deposits are refundable. **NOTE: Paying by credit card, as opposed to cash or other means, can help you resolve any future disputes.**
- Set specific dates and times for services, such as pre-wedding photography.
- When you are working with a company and wish to hire a particular photographer or D.J. employed by that company because you like that person's work, make sure that specific person is named in the contract. Include a clause that will specify what the company will do – such as provide a full refund – if someone else is substituted for that individual.

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Office of the Attorney General



New Jersey Division of
**Consumer
Affairs**

BEWARE OF WEDDING SCAMS!

Phony Exhibitions. Scammers set up a very elaborate version of this hoax in 2010 in Boston, where they created a website advertising a fake bridal show. Thousands of couples and vendors were scammed out of the money they paid for tickets to the event.

If you are interested in attending a bridal show or other event, check the organizer's credentials. Try to verify that the event is real, by checking with the owners of the venue. If you are unsure, avoid paying in advance.

If someone asks you to wire money to a third party, or to anyone with whom you are not absolutely comfortable, do not agree to do it. Do not pay any vendor you have not met and with whom you do not have a written contract.

Be wary of cashier's checks. When you deposit a cashier's check, the money will appear to be credited to your account before it actually arrives at your bank. If you accept a cashier's check, do not touch the money until you have spoken with someone at your bank to learn whether the funds have actually cleared.

DIAMOND RINGS AND WEDDING DRESSES:

Engagement Rings. Before buying engagement or wedding rings, conduct your own research online or in books to learn about precious gem quality and ring settings. This will help you find the best deal to match your budget and the style you're looking for.

If you are having a ring cleaned, insist on being there to watch the jeweler while he or she does the cleaning. Some jewelers have been accused of switching diamonds when the owner is not watching their work.

The Federal Trade Commission requires that companies manufacturing, importing, or selling wedding gowns must ensure that consumers have important information such as the garment's fiber content and the country of origin. (Information is available at www.ftc.gov) However, some suppliers have been accused of mislabeling dresses or even switching labels.

Many people do not have the time to check the accuracy of a wedding gown's label. But you can check the vendor's reputation, and learn from the Division of Consumer Affairs whether complaints have been filed against the vendor, or whether the vendor has been cited for violating consumer protection laws. You can also ask whether the gown's label complies with FTC regulations.

CONTACT INFORMATION

In case of problems, the Division of Consumer Affairs is here to help you. You can file a complaint at www.NJConsumerAffairs.gov or by calling 800-242-5846 (toll free in New Jersey) or 973-504-6200.

New Jersey Office of the Attorney General DIVISION OF CONSUMER AFFAIRS



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